

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Case No. 7-16-70782
CHARLOTTE LIVINGSTON, : Chapter 7
Debtor :

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

X I, Charlotte Livingston, the debtor in the above-styled case, hereby certify that on February 20, 2017, I completed an instructional course in personal financial management provided by \$0\$ BK Class, Inc., an approved personal financial management provider.

Certificate No. 14751-PAW-DE-028789599

I, Charlotte Livingston, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of:

- Incapacity of disability, as defined in 11 USC Section 109(h);
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Charlotte Livingston

Date: 2/26/2017